

Certificate of Notice Page 1 of 5

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Rigoberto Gamoneda

Denise Elizabeth Gamoneda

Debtor(s)

Case No. 15-13843-pmm

Chapter 13

District/off: 0313-4

User: PaulP

Page 1 of 4

Date Rcvd: Oct 09, 2020

Form ID: 138NEW

Total Noticed: 83

The following symbols are used throughout this certificate:

Symbol

- Definition**
- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2020:**Recip ID**

Recip ID	Recipient Name and Address
db/jdb	+ Rigoberto Gamoneda, Denise Elizabeth Gamoneda, 100 Killian Drive, Birdsboro, PA 19508-8345
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
r	+ Kristin Ciarmella, c/o Long & Foster Real Estate, Inc., 92 Lancaster Avenue, Devon, PA 19333-1378
13687463	ACS Processing, P.O. Box 7051, Utica, NY 13504-7051
13537794	+ Accounts Recovery Bureau, Inc., P.O. Box 70256, Philadelphia, PA 19176-0256
13537796	American Express, P.O. Box 1270, Newark, NJ 07101-1270
13570514	American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13537799	Boscov's, P.O. Box 71106, Charlotte, NC 28272-1106
13537800	CAC Financial Corp., 2601 NW Expressway, Suite 1000 East, Oklahoma City, OK 73112-7236
13537804	++ CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 address filed with court:, Citi Simplicity Card, P.O. Box 183113, Columbus, OH 43218-3113
13568449	+ Cavalry SPVI LLC assignee Capital One Bank USA, NA, Bass Associates PC, 3936 E Fort Lowell Road Suite 200, Tucson, AZ 85712-1083
13537805	Citi Thank You Preferred Card, P.O. Box 183113, Columbus, OH 43218-3113
13617161	+ Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
13555283	++ FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180 address filed with court:, Ford Motor Credit Company LLC, Dept 55953, P O Box 55000, Detroit Mi, 48255-0953
13537809	+ Firstsource Advantage, LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609
14272219	+ Flagstar Bank, FSB as servicer for Lakeview Loan S, C/O McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
13537810	Ford Credit, P.O. Box 220564, Pittsburgh, PA 15257-2564
13537814	+ Global Credit Collection Corp., 2699 Lee Road, Suite 330, Winter Park, FL 32789-1740
13537815	Gordon's Retail Card, P.O. Box 183015, Columbus, OH 43218-3015
13537816	Guitar Center - Retail Card, Capital One Retail Services, P.O. Box 71106, Charlotte, NC 28272-1106
13537818	+ Home Furnishings Credit Company, The Dump Retail, P.O. Box 12812, Norfolk, VA 23541-0812
13839500	+ JP Morgan Chase Bank, NA, c/o Thomas Puleo, Esq., KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
13543825	+ JP Morgan Chase Bank, NA, c/o Joshua I. Goldman, Esq., KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
13537819	John P. Frye, P.C., P.O. Box 13665, Roanoke, VA 24036-3665
13537820	+ Kristin Ciarmella, Realtor, C/O Long & Foster, Wayne/Devon/Herling, 92 Lancaster Avenue, Devon, PA 19333-1378
14272657	Lakeview Loan Servicing, LLC, Flagstar Bank, FSB, 5151 Corporate Drive, Troy, Michigan 48098-2639
13537821	+ Law Office of Joe Pezzuto, LLC, 4013 E. Broadway, Suite A2, Phoenix, AZ 85040-8818
13537822	Loft Retail Card, Comenity Bank, P.O. Box 659705, San Antonio, TX 78265-9705
13568251	M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
13537828	+ MS Hershey Medical Center, P.O. Box 643291, Pittsburgh, PA 15264-3291
13537829	+ MSHMC Physicians Group, P.O. Box 643313, Pittsburgh, PA 15264-3313
13553282	+ Midland Credit Management, Inc as agent for, Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
13537827	+ Midland Funding, LLC, 1 International Plaza, 5th Floor, Philadelphia, PA 19113-1510
13537831	+ Northhampton Urgent Care, LLC, P.O. Box 14000, Belfast, ME 04915-4033

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13537832 + Northland Group, Inc., P.O. Box 390905, Minneapolis, MN 55439-0905
 13537835 Raymour & Flanigan Retail Card, Wells Fargo Bank, P.O. Box 660431, Dallas, TX 75266-0431
 13537837 + Reading Health System, P.O. Box 70894, Philadelphia, PA 19176-5894
 13537838 Reading Hospital and Medical Center, Sixth Ave. and Spruce Street, Reading, PA 19611
 13537839 Reading Professional Services, Sixth Avenue and Spruce Street, Reading, PA 19611
 13537840 Sears Retail Card, P.O. Box 183081, Columbus, OH 43218-3081
 13537841 + Sears Retail Mastercard, Orchard Bank, P.O. Box 71104, Charlotte, NC 28272-1104
 13537842 Stoneleigh Recovery Assoc., LLC, P.O. Box 1479, Lombard, IL 60148-8479
 13537843 U.S. Bank, N.A., As Servicer, P.O. Box 790117, Saint Louis, MO 63179-0117
 13587489 U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
 13537844 U.S. Dept. of Education, PHEAA Federal Loan Servicing, P.O. Box 530210, Atlanta, GA 30353-0210
 13537846 ++ US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 address filed with court:, US Bank, N.A., 2751 Shepard Road, Saint Paul, MN 55116
 13537845 + United Collection Bureau, Inc., 5620 Southwyck Boulevard, Suite 206, Toledo, OH 43614-1501
 13550209 Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
 13537847 + Wells Fargo Financial National Bank, 7000 Vista Drive, 3rd Floor, West Des Moines, IA 50266-9310
 13537848 + Wells Fargo Home Mortgage, 1 Home Campus, Des Moines, IA 50328-0001
 13537849 + West Reading Radiology Associates, 2 Meridian Boulevard, 2nd Floor, Reading, PA 19610-3202
 13570154 eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 56

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 10 2020 02:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 10 2020 02:14:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	Email/PDF: resurgentbknotifications@resurgent.com	Oct 10 2020 02:42:18	CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
cr	Email/PDF: gecscedi@recoverycorp.com	Oct 10 2020 02:42:14	Synchrony Bank, c/o Recovery Management Systems Corporation, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13537797	Email/Text: legal@arsnational.com	Oct 10 2020 02:13:00	ARS National Services, Inc., P.O. Box 463023, Escondido, CA 92046-3023
13537795	+ Email/Text: kristin.villneuve@allianceoneinc.com	Oct 10 2020 02:13:00	Alliance One Receivables Management, 4850 Street Road, Suite 300, Feasterville Trevose, PA 19053-6643
13537798	Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Oct 10 2020 02:15:00	Berks Credit & Collections, Inc., P.O. Box 329, Temple, PA 19560-0329
13556313	Email/PDF: resurgentbknotifications@resurgent.com	Oct 10 2020 02:42:17	CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
13537801	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 10 2020 02:43:28	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
13537802	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 10 2020 02:43:28	Capital One Bank (USA) N.A., P.O. Box 71083, Charlotte, NC 28272-1083
13537807	+ Email/Text: mediamanagers@clientservices.com	Oct 10 2020 02:13:00	Client Services, Inc., 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
13537808	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 10 2020 02:13:00	Comenity Bank, Recovery Dept., P.O. Box 182125, Columbus, OH 43218-2125
13537811	+ Email/Text: Banko@frontlineas.com	Oct 10 2020 02:15:00	Frontline Asset Strategies, 1935 West County Road, B2, Suite 425, Saint Paul, MN 55113-2795
13537813	Email/PDF: gecscedi@recoverycorp.com	Oct 10 2020 02:42:14	GE - Home Design, P.O. Box 960061, Orlando, FL 32896-0061

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13537812	+ Email/Text: administration@gatestoneco.com	Oct 10 2020 02:13:00	Gatestone, P.O. Box 101928, Dept. 4947A, Birmingham, AL 35210-6928
13537803	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 10 2020 02:42:52	Chase, P.O. Box 78420, Phoenix, AZ 85062-8420
13585738	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 10 2020 02:42:52	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
13537823	Email/PDF: gecscedi@recoverycorp.com	Oct 10 2020 02:42:14	Lowe's, P.O. Box 530914, Atlanta, GA 30353-0914
13537824	Email/Text: camanagement@mtb.com	Oct 10 2020 02:13:00	M & T Bank, P.O. Box 64679, Baltimore, MD 21264-4679
13537825	+ Email/Text: bknotices@mbandw.com	Oct 10 2020 02:14:00	McCarthy, Burgess & Wolfe, The MB & W Building, 26000 Cannon Road, Bedford, OH 44146-1807
13537826	+ Email/Text: bankruptcydp@mcmc.com	Oct 10 2020 02:14:00	Midland Credit Management, Inc., 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
14117857	+ Email/Text: electronicbkdocs@nelnet.net	Oct 10 2020 02:14:00	Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1922
13537834	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 10 2020 02:42:53	Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541
13613709	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 10 2020 02:43:29	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13537833	Email/PDF: gecscedi@recoverycorp.com	Oct 10 2020 02:42:14	Pearle Vision, GE Capital Retail Bank, P.O. Box 960061, Orlando, FL 32896-0061
13795631	Email/Text: bnc-quantum@quantum3group.com	Oct 10 2020 02:13:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13542718	Email/PDF: rmscscedi@recoverycorp.com	Oct 10 2020 02:42:15	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1922
cr	*	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13537806	*P++	CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034, address filed with court: CitiCards, P.O. Box 183113, Columbus, OH 43218-3113
13591094	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court: M&T Bank, PO Box 64679, Baltimore, MD 21264-4679
14275565	*+	Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1922
13570155	*	eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262
13570156	*	eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262
13537817	##+	Hilltop Condominiums, Attn: Club House / HOA, 5200 Hilltop Drive, Brookhaven, PA 19015-1299
13537830	##	Nationwide Credit, Inc., P.O. Box 26314, Lehigh Valley, PA 18002-6314
13537836	##+	Reading Anesthesia Associates, Ltd., 301 South 7th Avenue, Suite 235, Reading, PA 19611-1453
jdb	*+	Denise Elizabeth Gamoneda, 100 Killian Drive, Birdsboro, PA 19508-8345

TOTAL: 0 Undeliverable, 8 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 9, 2020 at the address(es) listed below:

Name	Email Address
ALEXANDRA T. GARCIA	on behalf of Creditor Lakeview Loan Servicing LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
ALEXANDRA T. GARCIA	on behalf of Creditor Flagstar Bank FSB as servicer for Lakeview Loan Servicing, LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
ANN E. SWARTZ	on behalf of Creditor Flagstar Bank FSB as servicer for Lakeview Loan Servicing, LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
JOSHUA I. GOLDMAN	on behalf of Creditor JPMorgan Chase Bank National Association Josh.Goldman@padgettlawgroup.com, kevin.shatley@padgettlawgroup.com
LAUREN MOYER	on behalf of Creditor Lakeview Loan Servicing LLC ecfmail@ecf.courtdrive.com
LISA MARIE CIOTTI	on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com ecf_frpa@trustee13.com
ROBERT L. STAUFFER	on behalf of Debtor Rigoberto Gamoneda rstaufferlaw@aol.com
ROBERT L. STAUFFER	on behalf of Joint Debtor Denise Elizabeth Gamoneda rstaufferlaw@aol.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecfmail@readingch13.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
THOMAS I. PULEO	on behalf of Creditor JPMorgan Chase Bank National Association tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: Rigoberto Gamoneda and Denise
Elizabeth Gamoneda

Debtor(s)

Bankruptcy No: 15-13843-pmm
Chapter: 13

NOTICE OF DEADLINES

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN
THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

United States Bankruptcy Court
Office of the Clerk, Gateway Building
201 Penn Street, 1st Floor
Reading, PA 19601

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court
Timothy B. McGrath
Clerk of Court

Dated: 10/9/20

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Form 138_new